



iNext Security Evacuation

RE-DEFINING TRAVEL RISK MITIGATION

Part of the CĬOO family

THE PREMISE

In situations of political unrest, environmental disaster and/or military action, iNext has partnered with Drum Cussac to provide rapid assistance in response and evacuation to ensure that those covered can be moved to a place of safety, enabling duty of care and peace of mind at all times. We identified the need for a more featurerich solution in certain environments and solicited direct input from CIEE's Health and Safety experts to customize an enhanced offering based on real-life evacuation scenarios.

Standard Option

The iNext Basic Security Evacuation Option provides up to \$100,000 per person for emergency evacuation to a point of safety in the face of a covered event. Also included are usual and reasonable costs for in-country Hibernation for a period of up to 60-days, as well as up to \$250,000 for consultancy fees in the event of Kidnapping, Hijacking, or cases of Wrongful Detention.

Enhanced Option

The iNext Enhanced Security Evacuation Option is custom-configured to address a portfolio of risks and challenges that extend beyond merely getting the insured to a point of safety and away from immediate danger. In addition to the core coverage included in the Basic plan, the Enhanced solution provides the evacuated insured with the option of remaining at a Temporary Shelter Point for up to 14 days with up to \$250 per day for food and lodging. It further provides up to \$1,000 for ticketing/change fees to allow the participant to return to the Host Country (if deemed safe), or for their forward transportation home, to campus, or a site where their program can continue.

Additional coverages include Disappearance; Extortion; Violent Crime; Repatriation of Remains; as well as up to \$5,000 for Pre-Trip Cancellation and In-Trip Interruption losses due to Terrorism. Finally, a Preemptive Evacuation contingency gives program administrators the capacity to act in accordance with their individual risk tolerance levels. If an evacuation benefit trigger is met within 10 days after the Preemptive event, then eligible expenses in conjunction with the evacuation will be covered.

BENEFIT	INEXT STANDARD	INEXT ENHANCED
EVACUATION	\$100,000 per person	\$100,000 per person
HIBERNATION	Up to 60 days maximum	Up to 60 days maximum
KIDNAP/RANSOM CONSULTING	\$250,000 per person per policy period	\$250,000 per person per policy period
TERRORISM	Not Covered	Covered
PRE-EMPTIVE EVACUATION	Not Covered	Evacuation covered if declared necessary within 10 days of departure from Host Country
TRIP INTERRUPTION DUE TO TERRORISM	Not Covered	Up to \$5,000 per person per year
PRE-TRIP CANCELLATION DUE TO TERRORISM	Not Covered	Up to \$5,000 per person per year
TEMPORARY LODGING, TRAVEL, LOGISTICS	Not Covered	Up to \$200 per person/day up to 14 days
RETURN TO HOST COUNTRY/ FORWARD TRANSPORTATION	Not Covered	Up to \$1,000 for ticketing and/or change fees to return to Host Country or alternative destination
HIJACK	Not Covered	\$250,000 per person
DISAPPEARANCE	Not Covered	\$250,000 per person
WRONGFUL DETENTION	Not Covered	\$250,000 per person
EXTORTION	Not Covered	\$250,000 per person
VIOLENT CRIME	Not Covered	\$250,000 per person
MAN-MADE DISASTER	Not Covered	\$250,000 per person

*Evacuation services administered by Drum Cussac. The table above is for illustration purposes only.

Please see policy document for specific terms, conditions and exclusions

changed dramatically, yet the mitigation strategies currently offered in the market have remained fundamentally static, resulting in a serious gap in expectations that is often poorly understood. iNext's Security Evacuation solutions transform this landscape by offering our clients enhanced ability to directly control outcomes in the face of ever-evolving safety challenges.

Jeff Thaxter, Director iNext Insurance



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